CLAIMS

1.   A method for processing prepaid card transactions comprising:

5   issuing a multiplicity of prepaid cards, each bearing prepaid card
identification indicia;

            inputting the prepaid card identification indicia of a prepaid card into a
point of sale terminal;

            communicating said prepaid card identification indicia from the point of
10   sale terminal to a remote server to validate said prepaid card; and

            upon receipt of acceptable validation from said remote server, processing
a prepaid card transaction using the prepaid card as a credit card transaction.

2.   A method for processing prepaid card transactions according to claim 1
15   and wherein said processing a prepaid card transaction using the prepaid card as a credit
card transaction includes:

            charging a credit card account identified by conventional credit card
identification indicia for the amount of said prepaid card transaction.

20   3.   A method for processing prepaid card transactions according to claim 2
and wherein said credit card account corresponds to at least a plurality of said
multiplicity of prepaid cards.

4.   A method for processing prepaid card transactions according to claim 2
25   and wherein said credit card identification indicia is stored at said point of sale terminal.

5.   A method for processing prepaid card transactions according to claim 4
and wherein said credit card identification indicia is accessed at said point of sale
terminal using said prepaid card identification indicia.

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6.   A method for processing prepaid card transactions according to claim 2
and wherein said credit card identification indicia is stored at said remote server.

7.   A method for processing prepaid card transactions according to claim 6 and wherein said credit card identification indicia is accessed at said remote server using said prepaid card identification indicia.

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8.   A method according to claim 1 and wherein said inputting comprises reading said identification indicia.

9.   A method according to claim 1 and wherein said inputting comprises
10   keying in said identification indicia.

10.   A method according to claim 1 and wherein said acceptable validation comprises balance information.

15   11.   A point of sale terminal comprising:
          an input device operative to receive prepaid card identification indicia from a prepaid card; and
          a processor, operative to process a prepaid card transaction using the prepaid card as a credit card transaction.

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12.   A point of sale terminal according to claim 11 and wherein said input device is a card reader.

13.   A point of sale terminal according to claim 11 and wherein said input
25   device is a keyboard.

14.   A point of sale terminal according to claim 11 and wherein said processor is operative to verify acceptable validity of said prepaid card prior to processing said prepaid card transaction.

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15.   A point of sale terminal according to claim 11 and wherein said processor is operative to verify a balance associated with said prepaid card prior to processing said prepaid card transaction.

5   16.   A point of sale terminal according to claim 11 and also comprising a communicator, operative to communicate said prepaid card identification indicia to a remote server to determine validity of said prepaid card.

17.   A point of sale terminal according to claim 16 and wherein said remote
10   server is operative to communicate a balance in said prepaid card, via said communicator, to said terminal.

18.   A point of sale terminal according to claim 11 and wherein said processor is operative to charge a credit card account identified by conventional credit
15   card identification indicia for the amount of said prepaid card transaction.

19.   A point of sale terminal according to claim 18 and also comprising a storage device for storing said credit card identification indicia.

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